

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Safronia L Perry
Debtor

Case No. 15-00458-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AGarner
Form ID: 309A

Page 1 of 2
Total Noticed: 29

Date Rcvd: Nov 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2018.

db +Safronia L Perry, 230 N Pitt Street, Carlisle, PA 17013-2335
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
tr +Leon P. Haller (Trustee), Purcell, Krug and Haller, 1719 North Front Street,
Harrisburg, PA 17102-2392
cr +Ditech Financial LLC, 14841 Dallas Parkway, Suit 300, Dallas, TX 75254-7883
4602501 +Allstate, L. Jeffrey Conant, 761 E High Street, Carlisle, PA 17013-2609
4602502 +Bank of America, care of Apothaker Scian PC, 520 Fellowship Road C306, PO Box 5496,
Mt Laurel, NJ 08054-5496
4602503 +Borough of Carlisle, 53 W South Street, Carlisle, PA 17013-3447
4602505 +Carlisle Housing Opportunities, 114 N Hanover Street, Carlisle, PA 17013-2463
4816826 +Cumberland County Tax Claim Bureau, One Courthouse Square, Carlisle, PA 17013-3339
4602506 +ECMC, PO Box 19309, Indianapolis, IN 46219-0309
4651254 EVERBANK, GreenTree Servicing, LLC, P.O. Box 44265, Jacksonville, FL 32231-4265
4602508 +Everbank, care of KML Law Group PC, 701 Market Street, Philadelphia, PA 19106-1538
4602507 Everbank, 345 St. Peter Street, 1100 Landmark Towers, St. Paul, MN 55102
4602509 +Kohls, care of FMS, PO Box 707600, Tulsa, OK 74170-7600
4602512 +PA Specialty Pathology, PO Box 7106, Lancaster, PA 17604-7106
4602513 +PPL, 2 North 9th Street, CPC Gennl, Allentown, PA 18101-1139
4602515 +Walnut Bottom Radiology, PO Box 139, State College, PA 16804-0139

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: Mtravislaw@comcast.net Nov 05 2018 19:12:47 Michael S Travis,
3904 Trindle Road, Camp Hill, PA 17011
ust +E-mail/Text: USTPRegion03.HA.ECF@USDJ.GOV Nov 05 2018 19:13:11 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4700366 E-mail/Text: bankruptcy.bnc@ditech.com Nov 05 2018 19:13:01
Ditech FinancialLLC f/k/a Greentree Servicing LLC, P. O. BOX 0049, Palatine IL, 60055-0049,
Ditech FinancialLLC f/k/a Greentree Serv, P. O. BOX 0049, Palatine IL, 60055-0049
4700365 E-mail/Text: bankruptcy.bnc@ditech.com Nov 05 2018 19:13:01
Ditech FinancialLLC f/k/a Greentree Servicing LLC, P. O. BOX 0049, Palatine IL, 60055-0049
4645352 EDI: ECMC.COM Nov 06 2018 01:58:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
4602510 +E-mail/Text: electronicbkydocs@nelnet.net Nov 05 2018 19:13:13 Nelnet, PO Box 82561,
Lincoln, NE 68501-2561
4602511 +EDI: AGFINANCE.COM Nov 06 2018 01:59:00 One Main Financial, 950 Walnut Bottom Road,
Stone Hedge Shop CTR Ste 16, Carlisle, PA 17015-7636
4660527 EDI: PRA.COM Nov 06 2018 01:59:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4605571 +E-mail/Text: electronicbkydocs@nelnet.net Nov 05 2018 19:13:13 U.S. Department of Education,
C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
4602514 E-mail/Text: bkrcy@ugi.com Nov 05 2018 19:13:31 UGI Utilities, 225 Morgantown Road,
PO Box 13009, Reading, PA 19612
4607978 E-mail/Text: bkrcy@ugi.com Nov 05 2018 19:13:31 UGI Utilities Inc, PO Box 13009,
Reading, PA 19612-3009

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4602516* +Walnut Bottom Radiology, PO Box 139, State College, PA 16804-0139
4602504 ##+Capital Tax Collection Bureau, 2301 N 3rd Street, Harrisburg, PA 17110-1893

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2018 at the address(es) listed below:

Joshua I Goldman on behalf of Creditor EverBank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor Green Tree Servicing LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.epiqsystems.com
Michael S Travis on behalf of Debtor 1 Safronia L Perry Mtravislaw@comcast.net
Thomas I Puleo on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	Safronia L Perry	Social Security number or ITIN	xxx-xx-8819
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 February 6, 2015
Case number:	1:15-bk-00458-HWV	Date case converted to chapter	7 October 17, 2018

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Safronia L Perry	
2. All other names used in the last 8 years		
3. Address	230 N Pitt Street Carlisle, PA 17013	
4. Debtor's attorney Name and address	Michael S Travis 3904 Trindle Road Camp Hill, PA 17011	Contact phone 717 731-9502 Email: Mtravislaw@comcast.net
5. Bankruptcy trustee Name and address	Leon P. Haller (Trustee) Purcell, Krug and Haller 1719 North Front Street Harrisburg, PA 17102	Contact phone 717 234-4178 Email: lhaller@pkh.com

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: November 5, 2018
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 10, 2018 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: February 8, 2019 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	